

Health Insurance Oversight System (HIOS)
Rate Review System
**Technical Instructions for States and Health
Insurance Issuers**



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1 Introduction

Section 2794 of the Public Health Service Act (PHS Act), as added by the Patient Protection and Affordable Care Act (Affordable Care Act), establishes a process for the annual review of an unreasonable increase in premiums for health insurance coverage. On May 19, 2011, the Center for Medicaid and Medicare Services (CMS) issued a final rule, the “Rate Increase Disclosure and Review” (Rate Review rule) (codified at 45 C.F.R. §§ 154.101-154.301) implementing section 2794 of the PHS Act.

This Technical Instructions Manual explains how health insurance issuers and States will use the Health Insurance Oversight System (HIOS), Rate Review module to review and upload information related to the new rate review program. This manual provides step by step instructions for all of the issuer and State system features and functionalities available in the Rate Review System.

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2 Rate Review System Users

There are five user types that shall access the Rate Review system with different functionality associated to each user. The five user types include Issuer users, State users, HHS users, Contractor users, and Administrator users. A user has access to functionality within the system based on the roles associated to the specific user name. Roles can be updated at any time by a system administrator.

For the Issuer user, there are two roles:

1. RateReviewIssuerSubmitter – Permits the user to submit rate change data within the Rate Review System to HHS or the State for review, modify a submission, delete a submission, withdraw a submission, upload supplemental materials, and upload an unreasonable rate increase justification file.
2. RateReviewIssuerAttestor– Permits the user to attest rate change data within the Rate Review System before submission to HHS or the State for review, modify a submission, delete a submission, withdraw a submission, and upload an unreasonable rate increase justification.

For State user:

RateReviewState – Permits the user to view submitted data for all submissions within a state that the user has access and also review and provide comments for submitted data to which the user has access to review, if applicable.

2.1 Registration Page for First Time Users

Users logging into the HIOS web portal for the first time will be required to complete a registration process. This initial account set up will ask for the following information: (fields containing an * are required fields)

- Personal Information
 - *First Name
 - *Last Name
 - Title
 - Role Requested
 - Organization
 - Existing or New HIOS User
 - Email
 - *Phone
 - Phone Extension
 - Address 1
 - Address 2
 - City
 - *State
 - Zip
 - Zip extension

Once the user has entered the required field contained within the Personal Information section, the user must change their assigned temporary password. To change the temporary password the

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user must provide valid information in the following fields: (Passwords must be between 8 and 32 characters and contain 2 special characters (#,!,@,% etc, but not < or > or ;).

- Change Password
 - *Old Password
 - *New Password
 - *Confirm Password
 - *Security Question
 - *Answer

After the user has successfully entered previous information the Verification Code will be required. This code may be found within the green box located above the Verification Code textbox. Users who experience difficulty or require special assistance may click on the **Play Audio Code** link to hear an audible version of the Verification Code. The following fields and links are contained within the Verification Code section:

- *Verification Code
- Generate New Image
- Play Audio Code

When all required information has been entered the user may click the **Save** button to register with the provided information. When successful the user will return to the HIOS portal login page.

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Figure 2-1 Registration – New User

Health Insurance Oversight System

Wednesday, July 13, 2011SIGN-IN

Registration

First time users, please verify your personal information and change your password, and click Save. Please note that all fields marked with an asterisk (*) are required fields and cannot be left blank. Email Address is a read-only field that cannot be changed.

Personal Information

First Name:*

Last Name:*

Title:

Organization:

Email:

Phone:*

Tel. format=999-999-9999

Phone Ext:

Address 1:

Address 2:

City:

State: California

Zip: 37620

ext:

Change Password

Password must be between 8 and 32 characters. Password must also contain 2 non-alphanumeric (special) characters (#, !, @, %, etc, but not < or > or ;).

Old Password:*

New Password:*



Confirm Password:*

Security Question:*

What is the middle name of your youngest child?

Answer:*

Verification Code:*


[Can't read it?->Generate New Image](#)
 [Play Audio Code](#)

Save

Cancel

Accessibility

Rules of Behavior

Web Policies

File Formats and Plug-Ins

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2.2 How to Access the Rate Review System Homepage

A user who has successfully completed the registration process may log into the HIOS system to gain access to the Rate Review Homepage. To navigate to the Rate Review Homepage the following step by step instruction have been provided:

1. Navigate to the HIOS web portal at <https://insuranceoversight.hhs.gov>

Figure 2-2 HIOS Web Portal Sign-In

Health Insurance Oversight System

Wednesday, July 13, 2011

Sign-In

* Indicates required fields.

User Name:*

Password:*

[Forgot Password?](#)

Type the letters you see in the image into the Word Verification field below. If you are unable to read the image pictured below, please click the Play Audio Code link for audio verification

Word Verification * Please enter the letters you see in the image. If you use the Audio Verification, type the pronounced numbers and the first letter of each word.



[Can't read it?](#)
[Generate New Image](#)

 [Play Audio Code](#)

*

[Accessibility](#) | [Rules of Behavior](#) | [Web Policies](#) | [File Formats and Plug-Ins](#)

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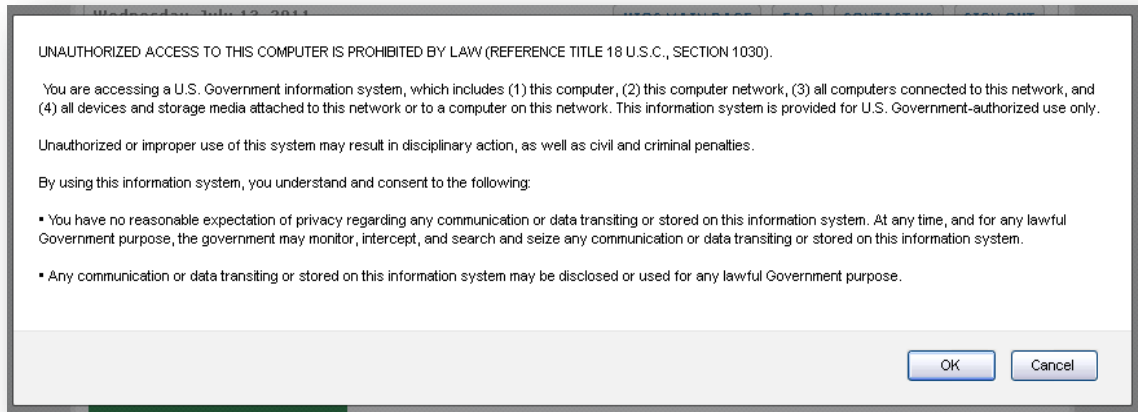
2. Enter a valid User Name.
3. Enter a valid Password.
4. Enter the Verification Code.

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If experiencing difficulty with the Verification Code a new code may be generated by clicking the ‘**Can’t read it? Generate New Image**’ link. Alternatively the user may choose the ‘**Play Audio Link**’ to listen to an audible version of the code.

5. Click the **Log In** button.
6. Read the System Access Rights pop-up and click **OK**.

Figure 2-3 HIOS Web Portal Login



7. Click on the **Rate Review System** link.

Figure 2-4 HIOS Web Portal Log n

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3 Issuer User

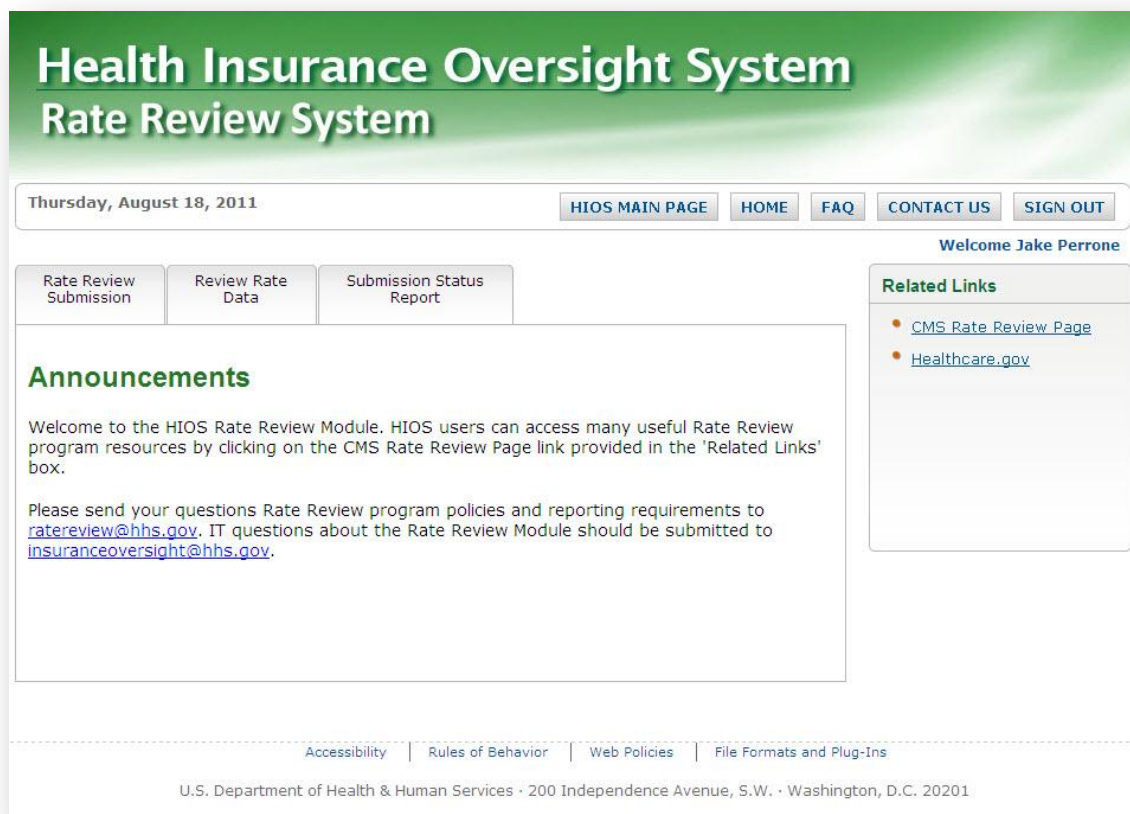
Within the Rate Review System, the Issuer user can access the following functionalities Issuer Rate Review Home Page:

- Download the Rate Increase Summary Template,
- Upload the Preliminary Justification,
- Review the Rate Increase Data submitted,
- Upload Supplemental Materials,
- Upload Modification Materials, and
- Enter Unreasonable Rate Increase from the.

The following sections provide a description of the pages for the Issuer Functionality.

Below is a screenshot of the Issuer Rate Review Home Page. This page will display after the user logs into HIOS and clicks on the **Rate Review System** button. (Refer to Figure – 2-4)

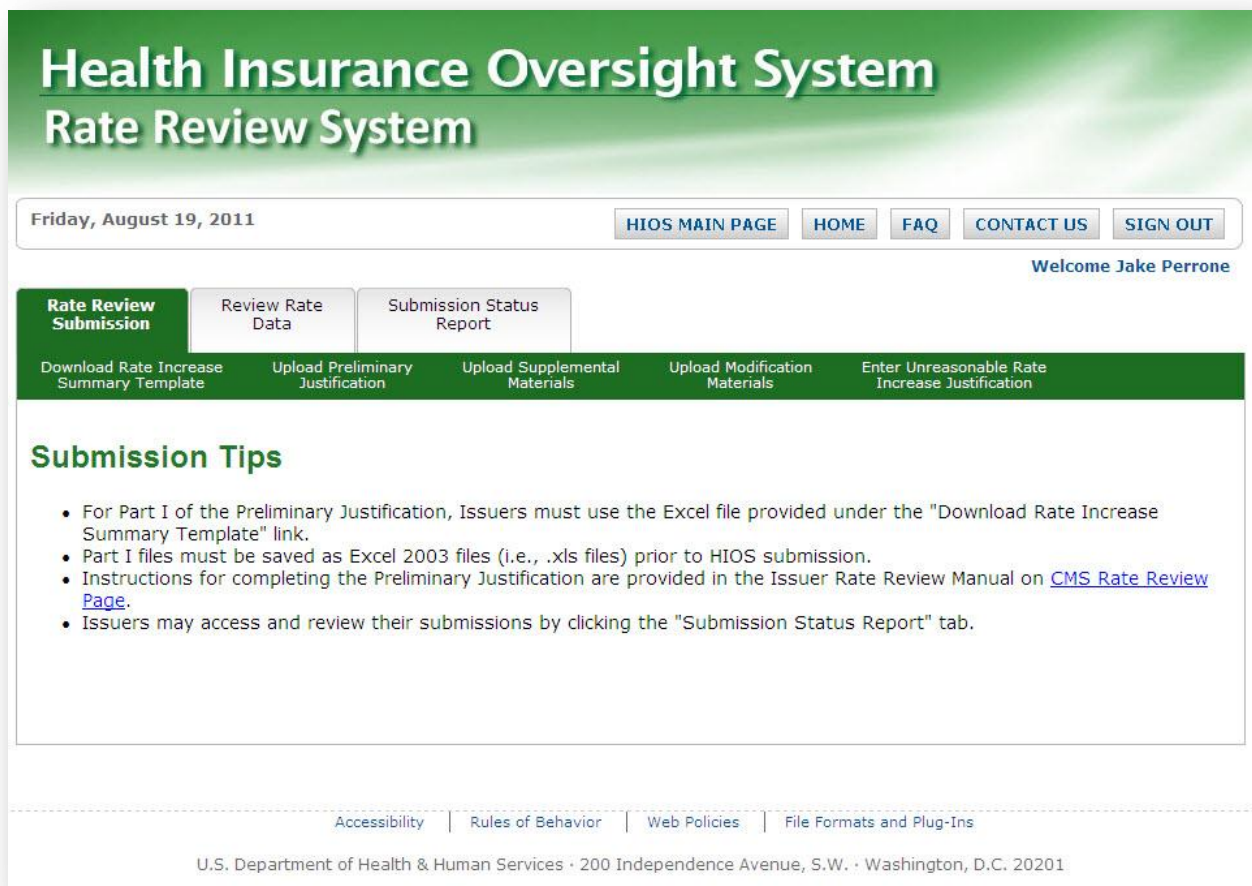
Figure 3-1 Issuer Rate Review Home



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Click on the Rate Review Submission tab to reach Submission Tips and links related to submitting and modifying submissions.

Figure 3-2 Rate Review Submission Tips page



3.1 Download Rate Summary Template

The Download Rate Summary Template page provides Issuer users the ability to download the Rate Summary template to provide details on the proposed rate increase. The Download Rate Summary Template page is accessible by clicking the **Download Rate Increase Summary Template** link under the **Rate Review Submission** tab on the Rate Review System Home Page. Both Issuer Submitter and Attester users will be able to access this page.

Once on this page, the user can click the **Rate Summary Template** link to download a .xls Rate Summary Template used to submit information for the proposed rate increase. Instructions for the template is provided by clicking the **Preliminary Justification Instructions** link providing a .pdf file that details required data within the Rate Summary Template. A free copy of Adobe Reader is provided by clicking the download a **free version of Adobe Reader** link providing the ability to view .pdf files.

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Issuers must use the template provided on this page as the system only accepts this specific file in the record upload process. Additionally the template **must be saved** as an .xls file (i.e., it cannot be saved as a Excel 2007 or 2010 file (.xlsx)).

Figure 3-3 Download Rate Summary Template

The screenshot displays the 'Health Insurance Oversight System Rate Review System' interface. At the top, there is a green header with the system name. Below the header, a navigation bar includes links for 'HIOS MAIN PAGE', 'HOME', 'FAQ', 'CONTACT US', and 'SIGN OUT'. A date 'Monday, August 15, 2011' is shown on the left, and a user greeting 'Welcome Jake Perrone' is on the right. The main content area features a sidebar with 'Rate Review Submission' and 'Submission Status Report' tabs. The 'Rate Review Submission' tab is active, showing a 'Download Rate Increase Summary Template' link. The main content area has a heading 'Download Rate Summary Template' and a paragraph explaining that users should select the Rate Summary Template to download the blank Template form. It also mentions that documents in XLS format require Microsoft Excel versions 2003 or 2007, and provides a link to 'download a free version of Adobe Reader'. Below this, there are two links: 'Rate Summary Template .xls file [72.5 KB]' and 'Preliminary Justification Instructions'. At the bottom, there is a footer with links for 'Accessibility', 'Rules of Behavior', 'Web Policies', and 'File Formats and Plug-Ins', and a copyright notice for the U.S. Department of Health & Human Services.

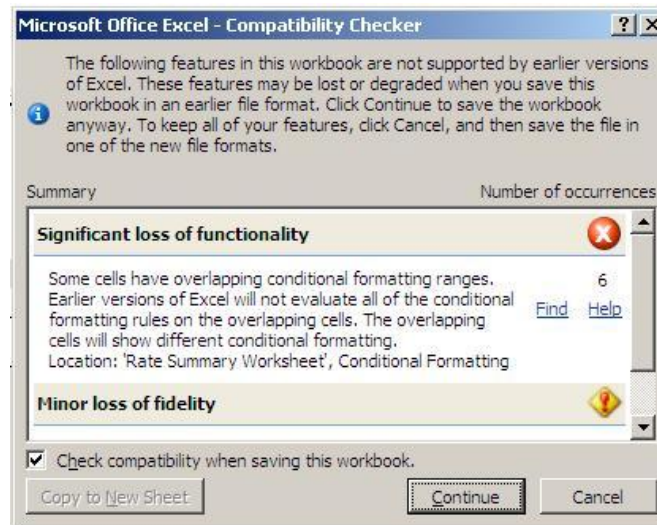
The following is a step by step guide to using the Download Rate Summary Template pages functionality when logged into the Rate Review System as an Issuer user:

1. Click the **Download Rate Summary Template** link on the Rate Review Home Page.
2. The Download Rate Summary Template page displays.
3. Click on the **download a free version of Adobe Reader** link. User is navigated away from the page to the Adobe download page (if necessary).
4. Click the **Rate Summary Template** link.
5. Pop-up box displays providing the option to Open or Save the file.
6. Click the **Preliminary Justification Instructions** link.
7. Pop-up box displays providing the option to Open or Save the file.
8. The File **must be saved** as an .xls file if the Save option is selected.

NOTE: When saving the Rate Summary Form as an .xls file (2003) you may notice a “Compatibility Checker” pop up (See 3.3) when attempting to save the file if your system has either Excel 2007 or 2010. This pop up will state that saving the file as an xls. File may result in loss of fidelity or functionality. This is a routine check that the system does when the user tries to save the file as an older version than what their system is set up with. **There is no loss of data or functionality and the data in the form is secure.**

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Figure 3-4 Compatibility Checker pop-up



3.2 Upload Preliminary Justification

The Upload Preliminary Justification page is accessible by clicking the **Upload Preliminary Justification** link under the **Rate Review Submission** tab on the Rate Review System Home Page. Only issuer users with the role of Submitter will be able to access this page.

Once on this page, the user can select the Issuer/State, Product(s), and the Effective Date of the Submission. The issuer can then enter in the Policy Form ID(s) that apply to this submission. Lastly, the user may enter in a Filing Tracking Number (used in SERFF or applicable state system). All fields except the Filing Tracking Number are mandatory. Once the user completes this section (the filing tracking number should be entered in all cases where tracking number exists), they will click the **Continue** button to navigate to the Upload Preliminary Justification - Page 2.

On Upload Preliminary Justification - Page 2, the user will upload the documents necessary to complete the submission. The system will automatically determine whether a given record will be reviewed by HHS or a State. If HHS is the primary reviewer of the submission, then the following sections are required:

- Part I: Upload Part 1 of the Preliminary Justification the Rate Summary Form
- Part II: Upload Part 2 of the Preliminary Justification, the Written Description Justifying the Rate Increase
- Part III: Upload Part 3 of the Preliminary Justification, the Rate Filing Documentation
 - Public Rate Filing Documentation
 - HHS Review Only Documentation

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If the State is the primary reviewer of the submission, then only Part I and II are required. Part III will not display if the State is the primary reviewer.

For **Part I** of the upload, the user **must** use the template that was downloaded from the Download Rate Increase Summary template page.

NOTE: There is a 10MB limit and only .xls (Excel 2003) files will be accepted into the system. For Part I, it is fine to use Excel 2007 or Excel 2010 to complete the file, provided it is saved and uploaded into the system as an Excel 2003 file.

For **Part II** of the upload, the user must submit a written description (not exceeding 8000 characters) justifying the rate increase within the provided text box.

For **Part III** of the upload, the user must submit both a public and HHS review only filing documentation only if the submission will be reviewed by HHS. The user may upload multiple files for the Public Rate Filing Documentation and the HHS Review Only Documentation. The total file size of the Public Rate Filing may not exceed 10MB and the HHS Review Only Documentation may not exceed 20MB. In both types of documentation, files in the below format are file types that will be accepted:

- .xls
- .xlsx
- .doc
- .docx
- .pdf
- .txt

Once the user is ready to submit the files, click the **Upload** button to upload the files to the system. The system will then display Upload Preliminary Justification - Page 3.

On Upload Preliminary Justification - Page 3, the user can review the data and files that were submitted to the system. There is a note on the page that the record has been uploaded to the system and is pending validation. Once the validations are complete, both the issuer submitter and attester of the submission will receive an e-mail notification stating whether or not the Rate Summary Form passed the system validations. If the form passed validations, then the attester user can attest the submission. If the form failed the validations, then a new submission must be submitted.

To return to the Rate Review Home Page from Upload Preliminary Justification - Page 3, click the **Home** button in the top right hand corner of the page.

The following is a step by step guide of the Upload Preliminary Justification process once the issuer user is signed into the Rate Review System

1. Click the **Upload Preliminary Justification** link on the Rate Review Home Page.
2. Upload Preliminary Justification - Page 1 displays.

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Figure 3-5 Upload Preliminary Justification Page 1

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Tuesday, August 16, 2011 [HIOS MAIN PAGE](#) [HOME](#) [FAQ](#) [CONTACT US](#) [SIGN OUT](#) Welcome Jake Perrone

Rate Review Submission | [Review Rate Data](#) | [Submission Status Report](#)

[Download Rate Increase Summary Template](#) | **[Upload Preliminary Justification](#)** | [Upload Supplemental Materials](#) | [Upload Modification Materials](#) | [Enter Unreasonable Rate Increase Justification](#)

Upload Preliminary Justification

(*) Indicates a required field

Issuer Information

***Issuer/State:**

***Product(s):**

One or more products can be selected to be added or removed. To add a product, please select the product from the list on the left and then select the 'Add Product(s)' button. To remove a product, please select the product from the list on the right and then select the 'Remove Product(s)' button. Please use the shift or control key to select multiple products.

Available Product(s):

[Add Product\(s\)](#) [Remove Product\(s\)](#)

Selected Product(s):

Number of Products = 0

***Effective Date: (MM/DD/YYYY)**

***Policy Form ID(s):** (on record with applicable State)

To add a policy form ID, please enter the policy form ID in the textbox on the left and select the 'Add Policy Form ID' button. To remove a policy form ID, select the policy form ID from the table below and select the 'Remove Policy Form ID' button.

Enter Policy Form ID(s):

[Add Policy Form ID](#) [Remove Policy Form ID](#)

Number of Policy Form IDs = 0

Filing Tracking Number (SERFF or State ID, if no SERFF ID exists for this filing):

[Continue](#)

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3. Select an Issuer/State from the dropdown menu.
4. Click on the products that will be part of the submission. Multiple products can be selected.
5. To unselect a product, click on the highlighted product.
6. Enter an effective date in the appropriate format or select a date by clicking on the calendar icon on the right of the date textbox.

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7. Type in a Policy Form ID and click the **Add Policy Form ID** button. The ID will display in the textbox to the right of the button.
8. To remove a Policy Form ID, click the **Remove Policy Form ID** button.
9. Type in a Filing Tracking Number (optional field, should be entered in all cases where a tracking number exists).
10. Click the **Continue** button.
11. Upload Preliminary Justification - Page 2 displays.

Figure 3-6 Upload Preliminary Justification Page 2

12. To change any data from Upload Preliminary Justification Page 1, click the **Edit Data on Previous Page** link.
13. Click the **Browse** button to select the file to upload in the Upload Part I textbox.
14. Enter a Written Description for Justifying the Rate Increase for Part II in the provided textbox. There is a 16000 character limit on this field.

Figure 3-7 Upload Preliminary Justification Page 2 (Contd)

***Part 2: Upload Part 2 of the Preliminary Justification, the Written Description Justifying the Rate Increase**

***Part 3: Upload Part 3 of the Preliminary Justification, the Rate Filing Documentation**

The Public Rate Filing and HHS Review Only Documentation are required.

***Public Rate Filing Documentation**

Please note that file must be in .xls, .xlsx, .doc, .docx, .pdf or .txt format and cannot exceed 10MB.

***HHS Review Only Documentation**

Please note that more than one file is accepted, file(s) must be in .xls, .xlsx, .doc, .docx, .pdf or .txt format, and cannot exceed 20MB.

Please select the Upload button to submit. Click the Reset button to clear all the files that are selected in the fields above.

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15. Click the **Browse** button to select the file to upload in the Public Rate Documentation textbox in Upload Part III.
16. Click the **Add** button to upload additional files in the Public Rate Documentation textbox.
17. Click the **Browse** button to select the file to upload in the HHS Review Only textbox in Upload Part III.
18. Click the **Add** button to upload additional files in the HHS Review Only textbox.
19. Click the **Reset** button to remove all files selected for upload.
20. Click the **Upload** button to upload files into the system.
21. Upload Preliminary Justification - Page 3 displays.

Figure 3-8 Upload Preliminary Justification Page 3

The screenshot displays the 'Health Insurance Oversight System Rate Review System' interface. At the top, there is a green header with the system name. Below the header, a navigation bar includes links for 'HIOS MAIN PAGE', 'HOME', 'FAQ', 'CONTACT US', and 'SIGN OUT'. A date stamp 'Tuesday, August 16, 2011' is visible on the left, and a user greeting 'Welcome Jake Perrone' is on the right. The main content area features a green sidebar with tabs for 'Rate Review Submission', 'Review Rate Data', and 'Submission Status Report'. The 'Rate Review Submission' tab is active, showing a list of actions: 'Download Rate Increase Summary Template', 'Upload Preliminary Justification' (highlighted), 'Upload Supplemental Materials', 'Upload Modification Materials', and 'Enter Unreasonable Rate Increase Justification'. The central area displays a 'Process Pending' message: 'The following Record has been uploaded to the system and is pending further validation:'. Below this, the record details for 'abcd-OR' are listed, including Product(s), Total Number of Products, Effective Date, Filing Tracking Number, Policy Form ID(s), Total Number of Policy Form IDs, Date/Time Submitted for Review, and Submission ID. A section titled 'Documents Uploaded for this Record:' lists 'Rate Summary Form: RR Test.xls', 'Public Rate Filing Documentation: RR Test.docx', and 'HHS Review Only Documentation: RR Test.pdf'. A final message states: 'You will receive an email notification with the validation details.' The footer contains links for 'Accessibility', 'Rules of Behavior', 'Web Policies', and 'File Formats and Plug-Ins', along with the U.S. Department of Health & Human Services address and copyright information.

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[HIOS MAIN PAGE](#) [HOME](#) [FAQ](#) [CONTACT US](#) [SIGN OUT](#)

Welcome Jake Perrone

Rate Review Submission | Review Rate Data | Submission Status Report

Download Rate Increase Summary Template | **Upload Preliminary Justification** | Upload Supplemental Materials | Upload Modification Materials | Enter Unreasonable Rate Increase Justification

Process Pending

The following Record has been uploaded to the system and is pending further validation:

abcd-OR

Product(s): 74330OR001-skldskl-Individual-POS
Total Number of Products: 1
Effective Date: 08/16/2011
Filing Tracking Number: rrj
Policy Form ID(s): rrj
Total Number of Policy Form IDs: 1
Date/Time Submitted for Review: 8/16/2011 10:11:42 AM
Submission ID: 000004

Documents Uploaded for this Record:

Rate Summary Form: RR Test.xls
Public Rate Filing Documentation: RR Test.docx
HHS Review Only Documentation: RR Test.pdf

You will receive an email notification with the validation details.

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22. An Attester user can attest submission once successful confirmation e-mail is received. Please see Issuer Review Rate Data page for more information.
23. If the submission has failed, return to step 1 to start the Upload Preliminary Justification process again.
24. To return to Rate Review Home Page, click on the **Home** button.

3.3 Submission Status Report

The Submission Status Report Page allows Issuers to quickly search and select submitted submissions within the Rate Review Justification tool. It should be considered as the primary way to locate records and get to the review rate data page. The Submission Status Report page is accessible by clicking on the **Submission Status Report** link on the Rate Review System Home Page. Only users with the role of Rate Review Issuer Attester or Submitter will be able to access this page.

Upon entering the Submission Status Report page the user is provided the option of the following search filters:

- Submission Type
- State
- Issuer / State
- Effective Date
- Submission ID
- Status field
- Submitted Date
- Attested Date

One or Multiple fields may be selected or have data entered when defining search criteria. Once the user has defined the desired search criteria results will be provided after clicking the Search button.

When a user requests a search the following information will be provided in the Search Results table. A Select link is provided in the first column that will allow the user to navigate directly to the HHS Rate Review page displaying additional information on the selected submission. The following fields are presented within the search functionality:

- **Submission ID** - Provides information regarding the Identification number of the submission.
- **Effective Date** - A date will be provided in the Month/Day/Year format designating the date the submission is to take effect.
- **Issuer / State** - The requesting Issuer name and providing state is displayed.
- **State** - The state for the Rate Review submission is displayed.

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- **Submitted Date / Time** - The date and time denoting when the submission was received is displayed in the format of Month / Day / Year Hour: Minute : Second Am/PM.
- **Attested Date / Time** - The date and time denoting when the submission was attested is displayed in the format of Month / Day / Year Hour: Minute : Second Am/PM.
- **Days Since Attestation** - A number will appear providing the length of time in days since the submission has been attested.
- **Status** – Displays the current status of the submission as one of the following status indicators:
 - Modified
 - Not Unreasonable
 - Not Unreasonable Modified
 - Not Unreasonable Modified Withdrawn
 - Not Unreasonable Withdraw
 - Pending Supplemental Submission
 - Pre-Attestation
 - Pre-Attestation Deleted
 - Record Attested
 - Review Complete
 - Review in Progress
 - Supplemental Materials Received
 - Unreasonable (Rejected by State)
 - Unreasonable Modified Post-Justification
 - Unreasonable Modified Post-Justification Withdrawn
 - Unreasonable Modified Pre-Justification Submitted
 - Unreasonable Modified Pre-Justification Submitted Withdrawn
 - Unreasonable Post-Justification
 - Unreasonable Post-Justification
 - Withdrawn
 - Unreasonable Pre-Justification Submitted
 - Unreasonable Pre-Justification Submitted Withdrawn
 - Withdrawn-Prior to Determination.
- **Days in Status** - A number will appear providing the length of time in days since the submission has been placed in its current status.
- **Submission Type** - The type of submission will be identified as a HHS Primary or State Primary type.

The following is a step by step guide of navigating and using the Submission Status Report once the issuer user is signed into the Rate Review System:

Click the **Submission Status Report** link on the Rate Review Home Page

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1. **Submission Status Report** page displays.
2. Select a Submission Type from the Dropdown menu (optional).
3. Select a State from the Dropdown menu (optional).
4. Select the Issuer / State Type from the Dropdown menu (optional).
5. Enter the Effective Date in the textbox using the appropriate format of (MM/DD/YYYY) (optional).

Figure 3-9 Submission Status Report

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Tuesday, August 16, 2011 [HIOS MAIN PAGE](#) [HOME](#) [FAQ](#) [CONTACT US](#) [SIGN OUT](#)

Welcome Jake Perrone

Rate Review Submission | Review Rate Data | **Submission Status Report**

Submission Status Report

[PRINT](#)

Submission Type:

State:

Issuer/State:

Effective Date (MM/DD/YYYY):

Submission ID:

Status:
(Select multiple statuses by holding down the CTRL key)

Submitted Date (MM/DD/YYYY): From To

Attested Date (MM/DD/YYYY): From To

[Search](#)

Search Results:

(Select a Submission below to access the appropriate review page for more information on the rate submission.)

Page size: 10 3 items in 1 page

State	Issuer/ State	Submission ID	Effective Date	Submitted Date/Time	Attested Date/Time	Days Since Attestation	Status	Days in Status	Submission Type	Select a Submission
OR	abcd - OR	000001	12/30/2011	8/4/2011 5:44:41 PM	8/4/2011 5:45:13 PM	12	Unreasonable Pre-Final Justification	11	HHS Primary	Select
OR	abcd - OR	000002	08/11/2011	8/10/2011 3:06:17 PM			Pre-Attestation	6	HHS Primary	Select
OR	abcd - OR	000003	08/11/2012	8/10/2011 3:13:33 PM			Pre-Attestation	6	HHS Primary	Select

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6. Enter the Submission ID in the textbox (optional).

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7. Select one or multiple Status indicated within the menu (optional).
8. Enter the From Submitted Date in the textbox using the appropriate format of (MM/DD/YYYY) (optional).
9. Enter the To Submitted Date in the textbox using the appropriate format of (MM/DD/YYYY) (optional).
10. Enter the From Attested Date in the textbox using the appropriate format of (MM/DD/YYYY) (optional).
11. Enter the To Attested Date in the textbox using the appropriate format of (MM/DD/YYYY) (optional).
12. Click on the **Search** button.
13. Click on the **Select** link (optional) to access a particular submission.

3.4 Review Rate Data

The Issuer – Review Rate Data page is accessible by clicking the **Review Rate Data** link on the Rate Review System Home Page. The Review Rate Data page is an alternative way to search and locate submissions and navigate to the Submission Summary page in the Rate Review System.

The Issuer user will use this page to review submission data, including the Rate Summary Form. The Attester user will use this page to attest to the completeness and accuracy of the submission data. The Issuer user may use this page to delete or modify the submission. Issuer users with the role of Submitter and Attester will be able to access the Review Rate Data page.

Once on the Review Rate Data page, the user can select a submission by selecting from the following dropdown:

- Issuer/State
- Product
- Effective Date
- Date/Time Submitted

When the filters have been selected the user will click the **View Data** button to view the Review Rate Data page. The Submission Summary page displays the following data regarding the selected submission:

- Date/Time Submitted for Review
- Submission ID
- Status
- Submitter
- NAIC Company Code
- Submission Type
- Filing Tracking Number

Health Insurance Oversight System – Rate Review System Technical Instructions

- Product(s)
- Policy Form ID(s)

The user can download or view the following submitted documents:

- Rate Summary Form
- Written Description Justifying the Rate Increase
- Public Rate Filing (HHS Primary submissions only)
- HHS Review Only (HHS Primary submissions only)
- Supplemental Material(s) (HHS Primary submissions only)
- Issuer Final Justification for an Unreasonable Rate Increase (if applicable)

The user is able to delete the submission when it is in the Pre-Attestation status by clicking the **Delete Submission** button.

NOTE: This is the only point in the submission process where an issuer may suppress information from being posted on the HHS website. Following attestation all records will be web-posted, regardless of the final disposition of the review.

Once deleted, the submission will be in the Pre-Attestation Deleted status. The issuer attester user has access to attest to the submission by selecting the **Attestation** check box and clicking the **Save** button. Once attested, the submission will be placed in Record Attested status. The system will display the user who attester user who attested the submission and the date/time attested. The user may click the **Modify Submission** button after the attestation has been made, but before final determination to submit Modification Materials (see section 3.5).

The submission summary also provides links to the following pages:

- Submission Data
- Modification Materials (if applicable)
- Upload Supplemental Materials (if applicable)
- Submission Status Report

To view the Rate Summary Form the user will select the View Submission Data link. The Submission Data – Rate Increase Summary page will display the following fields:

- Issuer/State
- Product
- Effective Date
- Date/Time Submitted for Review

The page will also display the Rate Summary Form, submitted in .xls format. The issuer attester user will have access to attest the submission from the Submission Data page if the submission has not yet been attested. The user will click the View Submission Summary link to navigate back to the Submission Summary page.

Health Insurance Oversight System – Rate Review System Technical Instructions

The following is a step by step guide of navigating and attesting on the Review Rate Data pages once the issuer user is signed into the Rate Review System.

1. Click the **Review Rate Data** link on the Rate Review Home Page.(Note: This is an alternative way to navigate to the submission data. The preferred approach would be to access the submission via the Submission Status Report.)
2. Review Rate Data submission selection page displays.
3. Select Issuer/State, Product, Effective Date, and Date/Time Submitted for Review for desired submission from the dropdowns.
4. Click the **View Data** button.
5. The Review Rate Data – Submission Summary page displays.

Figure 3-10Review Rate Data (Issuer) – Submission Summary page

The screenshot displays the 'Health Insurance Oversight System Rate Review System' interface. At the top, a green header contains the system name. Below the header, a navigation bar includes links for 'HIOS MAIN PAGE', 'HOME', 'FAQ', 'CONTACT US', and 'SIGN OUT'. A date indicator shows 'Tuesday, August 16, 2011'. A user greeting 'Welcome Jake Perrone' is visible on the right. The main content area features three tabs: 'Rate Review Submission', 'Review Rate Data' (which is active), and 'Submission Status Report'. Under the 'Review Rate Data' tab, there is a section titled 'Review Rate Data' with a 'PRINT' button. This section contains a form with five required fields, each marked with an asterisk: '*Issuer/State:' with a dropdown showing 'abcd-OR'; '*Product:' with a dropdown showing '74330OR001-skldskl-Individual-POS'; '*Effective Date:' with a date picker showing '08/11/2011'; and '*Date/Time Submitted for Review:' with a date/time picker showing '8/10/2011 3:06:17 PM'. A 'View Data' button is located below these fields. Below the 'Review Rate Data' section is a 'Submission Summary' section. This section contains a table with submission details:

Date/ Time Submitted for Review:	8/10/2011 3:06:17 PM
Submission ID:	000002
Status:	Pre-Attestation
Submitter:	James Lunsford
NAIC Company Code:	
Submission Type:	HHS Primary
Filing Tracking Number:	N/A
Product(s):	74330OR001-skldskl-Individual-POS
Policy Form ID(s):	1234

Health Insurance Oversight System – Rate Review System Technical Instructions

Health Insurance Oversight System – Rate Review System Technical Instructions

Figure 3-11 Review Rate Data (Issuer) - Submission Summary page (cont.)

Record Materials

Rate Summary Form:

[2k10_Rate_Summary_Template_With_Valid_Data.xls \(69.5KB\)](#)

Written Description Justifying the Rate Increase:

08/11/2011

Public Rate Filing:

[test4.docx \(10.0KB\)](#)

HHS Review Only:

[test4.docx \(10.0KB\)](#)

Supplemental Material(s):

N/A

Issuer Response Submitter:

N/A

Issuer Response Date:

N/A

Issuer Final Justification for an Unreasonable Rate Increase Justification:

[View Submission Data](#)

[Delete Submission](#)

[View Modification Materials](#)

[Upload Supplemental Materials](#)

[Submission Status Report](#)

[Enter Unreasonable Rate Increase Justification](#)

☒ Attestation: I certify that all files submitted for this Record are complete and accurate.

[Save](#)

Files submitted into this system may not be 508 compliant.

[Accessibility](#)

[Rules of Behavior](#)

[Web Policies](#)

[File Formats and Plug-Ins](#)

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Steps 6 and 7 provide the Optional functionality to delete submission within the Pre-Attestation Status.

6. Click **Delete Submission** button to delete a submission in the Pre-Attestation Status .
7. A pop-up box will ask if the user would like to delete the submission. Click the **OK** button and the submission will be deleted. The submission status will be changed to Pre-Attestation Deleted and will no longer be editable.

Figure 3-12 Delete Submission Pop-Up

The screenshot displays a web application interface for the Health Insurance Oversight System. At the top, there are fields for 'Issuer Response Submitter:' (N/A), 'Issuer Response Date:' (N/A), and 'Issuer Final Justification for an Unreasonable Rate Increase Justification:' (a large empty text area). A 'Delete Submission' button is visible on the right. Below this, there are links for 'View Submission Data', 'View Modification Materials', and 'Submission Status Report'. A section titled 'Enter Unreasonable Rate Increase Justification' contains a green box with an 'Attestation' checkbox and the text 'I certify that all files submitted for this Record are complete and accurate.' Below this is a 'Save' button. At the bottom, a footer contains links for 'Accessibility', 'Rules of Behavior', 'Web Policies', and 'File Formats and Plug-Ins', along with the address 'U.S. Department of Health & Human Services - 200 Independence Avenue, S.W. - Washington, D.C. 20201'.

Issuer Response Submitter: N/A
Issuer Response Date: N/A
Issuer Final Justification for an Unreasonable Rate Increase Justification:

Windows Internet Explorer
Are you sure you want to Delete submission?
OK Cancel

[View Submission Data](#)
[View Modification Materials](#)
[Submission Status Report](#)
Enter Unreasonable Rate Increase Justification

☐ Attestation: I certify that all files submitted for this Record are complete and accurate.
Save

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Steps 8 – 11 provide a step by step guide allowing Issuer-Attester users to Attest a submission within the Pre-Attestation Status.

8. Select the **Attestation** check box to attest the submission after review (available for Issuer – Attestation Users only).

Health Insurance Oversight System – Rate Review System Technical Instructions

9. Click the **Save** button to save the attestation (available for Issuer – Attestation Users only). The submission will be placed in the Record Attested status.
10. Click the **View Submission Data** link to navigate to the Review Rate Data – Submission Data page displays.
11. Click the **Attestation** check box to attest the submission if the submission has not been previously attested on the Submission Summary page and save (available for Issuer – Attestation Users only).
12. Click the **View Submission Summary** link to navigate back to the Submission Summary Page.
13. Click the **Modify Submission** button to navigate to the Upload Modification Materials Page (available after attestation, but before final determination).

Health Insurance Oversight System – Rate Review System Technical Instructions

Figure 3-13 Review Rate Data (Issuer) – Submission Data page

Health Insurance Oversight System

Rate Review System

Tuesday, August 16, 2011

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Rate Review Submission

Review Rate Data

Submission Status Report

Rate Review Data

Issuer/State: Greg's HMO-IL

Product: HMO 1-Small Group-HMO

Effective Date: 08/24/2011

Date/Time Submitted for Review: 8/15/2011 3:37:31 PM

PRINT

Submission Data - Rate Increase Summary

A. Base Period Data

Start Period: 7/23/2007End Period: 7/25/2007

Service Categories	Member Months	Total Allowed	Net Claims	Cost Sharing	Cost Sharing PMPM	Net PMPM	Allowed PMPM
Inpatient	5	\$15.00	\$10.00	\$5.00	\$1.00	\$2.00	\$3.00
Outpatient	2	\$234.00	\$12.00	\$222.00	\$111.00	\$6.00	\$117.00
Professional	5	\$645.00	\$234.00	\$411.00	\$82.20	\$46.80	\$129.00
Prescription Drugs	7	\$234.00	\$124.00	\$110.00	\$15.71	\$17.71	\$33.43
Other	2	\$478.00	\$231.00	\$247.00	\$123.50	\$115.50	\$239.00
Capitation	8	\$7,856.00	\$234.00	\$7,622.00	\$952.75	\$29.25	\$982.00
Total	33	\$9,462.00	\$845.00	\$8,617.00	\$261.12	\$25.61	\$286.73

B. Claim Projections

B.1 Adjustment to the Current Rate

Start Period: 8/25/2008End Period: 8/25/2009

Service Categories	Overall Medical Trend	Projected Allowed PMPM	Net Claims	Cost Sharing
Inpatient	6	\$18.00	\$3.60	0.8
Outpatient	2	\$234.00	\$117.00	0.5
Professional	293	\$37,797.00	\$28,801.31	0.238
Prescription Drugs	9	\$300.86	\$154.67	0.4859
Other	1,123	\$268,397.00	\$204,786.91	0.237
Capitation	1	\$982.00	\$303.93	0.6905
Total		\$307,728.86	\$234,167.42	0.24

B.2 Claims Projection for Future Rate

Start Period: 9/5/2011End Period: 9/5/2012

Service Categories	Overall Medical Trend	Projected Allowed PMPM	Net Claims	Cost Sharing
Inpatient	0.984	\$17.71	\$17.71	0.0002
Outpatient	0.8923	\$208.81	\$193.69	0.0724
Professional	0.1274	\$4,814.62	\$4,813.51	0.0002
Prescription Drugs	0.2398	\$72.16	\$71.27	0.0123
Other	0.8948	\$240,167.00	\$234,441.42	0.0238
Capitation	0.928	\$911.30	\$792.98	0.1298
Total		\$246,191.60	\$240,330.59	0.02

B.3 Medical Trend Breakout

Factor	Impact
Utilization	50%
Unit Cost	50%
Other Factors	0%

Health Insurance Oversight System – Rate Review System Technical Instructions

3-14 Review Rate Data (Issuer) - Submission Data Page (continued)

C. Components of Current and Future Rates

	Future Rate		Prior Estimate of Current Rate		Difference	
	PMPM	%	PMPM	%	PMPM	%
1. Projected Net Claims	\$240,330.59	41.17%	\$29.00	0.94%	\$240,301.59	41.38%
2. Administrative Costs	\$2.00	0%	\$234.00	7.55%	-\$232.00	-0.04%
3. Underwriting Gain/Loss	\$343,458.00	58.83%	\$2,837.00	91.52%	\$340,621.00	58.66%
4. Total Rate	\$583,790.59	100%	\$3,100.00	100%	\$580,690.59	100%
5. Overall Rate Increase		18,731.95%				

D. Components of Rate Increase

Claims Components	Impact on Rate	Percent
1. Inpatient	-\$0.06	0%
2. Outpatient	-\$12.60	-0.01%
3. Professional	-\$25,132.57	-10.46%
4. Prescription Drugs	-\$117.57	-0.05%
5. Other	-\$21,539.49	-8.96%
6. Capitation	-\$21.88	-0.01%
7. Cost Share Change	\$52,987.34	22.05%
8. Correction of Prior Net Claims Estimate	\$234,138.42	97.44%
9. Total	\$240,301.59	100%
Claims Restatement for Current Rate Period		
8.a. Prior Net Claims Estimate for Current Rate Period		\$29.00
8.b. Re-Estimate of Net Claims PMPM for Current Rate Period		\$234,167.42

E. List of Annual Average Rate Changes Requested and Implemented in the Past Three Calendar Years

Calendar Year	New Form	Requested	Implemented
2009	Y	0%	0%
2008	Y	0%	0%
2007	Y	0%	0%

F. Range and Scope of Proposed Increase

Number of Covered Individuals	Threshold Rate Increase
82,472,934	56%

	Range of Rate Increase
Minimum % Increase	28%
Maximum % Increase	59%

Attested by Lauren Jones on 8/15/2011 3:39:13 PM

Files submitted into this system may not be 508 compliant.

[View Submission Summary](#)

[Accessibility](#) | [Rules of Behavior](#) | [Web Policies](#) | [File Formats and Plug-Ins](#)

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3.5 Upload Supplemental Materials

The Upload Supplemental Materials page is provided for Issuer issuers to respond to requests from HHS for additional information needed to complete a review. The Upload Supplemental Materials page is accessible by clicking on the **Upload Supplemental Materials** link on the Review Rate Data page or the Rate Review System Home Page. It is also accessible by clicking the **Upload Supplemental Materials** link under the **Rate Review Submission** tab on the Rate Review System Home Page for issuer users..Only users with the role of submitter will be able to

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access this page. (Please refer to Rate Review Issuer Manual for additional guidance on when this system feature should be used: <http://cciio.cms.gov/>)

Upon entering the Upload Supplemental Materials page the user can select the following fields:

- Issuer/State
- Product
- Effective Date of the Submission
- Date/Time Submitted for Review.

All fields are required to confirm the selection. Only submissions that a HHS Reviewer has identified as needing supplemental materials will display within the selection criteria. Once the user has completed this section, the **View Data** button may be selected to display the selected criteria.

On the Upload Supplemental Materials page, the issuer will be able to view comments made by a HHS Reviewer for the selected submission and be provided the ability to upload one or multiple supplemental documents meeting the required criteria. The required criteria for supplemental uploads restrict the document(s) to .xls, .xlsx, .doc, .docx, .pdf, or .txt formats with file sizes smaller than 20 megabytes. When the user has completed selecting the supplemental materials the user may select the **Upload** button to upload the files to the system or the supplemental **Reset** button to remove all selected files.

The following is a step by step guide of uploading supplemental materials on the Upload Supplemental Materials Page once the issuer user is signed into the Rate Review System.

1. Click on the **Upload Supplemental Materials** link on the Rate Review Home Page.
2. **Upload Supplemental Materials** page displays.
3. Select Issuer/State, Product, Effective Date, and Date/Time Submitted for Review for desired submission from the dropdowns.
4. Click on the **View Data** button.
5. Click on the **Browse** button to select the file to upload in the Supplemental Materials textbox.
6. Click on the **Add** button to upload additional files in the Supplemental Materials textbox.
7. Click on the **Reset** button to remove all files selected within the Supplemental Materials textbox(s).
8. Click on the **Upload** button to upload files into the system.
9. A message confirming a successful upload appears when a document is successfully uploaded.

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Figure 3-15 Upload Supplemental Materials

Health Insurance Oversight System Rate Review System

Tuesday, August 16, 2011

[HIOS MAIN PAGE](#) [HOME](#) [FAQ](#) [CONTACT US](#) [SIGN OUT](#)

Welcome Jake Perrone

Rate Review Submission

Review Rate Data

Submission Status Report

[Download Rate Increase Summary Template](#) [Upload Preliminary Justification](#) [Upload Supplemental Materials](#) [Upload Modification Materials](#) [Enter Unreasonable Rate Increase Justification](#)

Upload Supplemental Materials

(*) Indicates a required field

*Issuer/State:

abcd-OR

*Product:

74330OR001-skldfskl-Individual-POS

*Effective Date:

08/16/2011

*Date/Time Submitted for Review:

8/16/2011 10:48:30 AM

[View Data](#)

Submission Summary

Date/Time Submitted for Review:

8/16/2011 10:48:30 AM

Status:

Pending Supplemental Submission

HHS Request Date:

8/16/2011

Submission Deadline:

8/30/2011

HHS Comments:

Supplemental Materials text

Upload Supplemental Materials

Please note that file(s) must be in .xls, .xlsx, .doc, .docx, .pdf or .txt format and cannot exceed 20MB.

Browse...

Add

View Review Rate Data

Please select the Upload button to submit. Click the Reset button to clear all the files that have been selected in the fields above.

Upload

Reset

[Accessibility](#) | [Rules of Behavior](#) | [Web Policies](#) | [File Formats and Plug-Ins](#)

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Health Insurance Oversight System – Rate Review System

Technical Instructions

3.6 Upload Modification Materials

The Upload Modification Materials page is accessible by clicking on the **Modify** button on the Review Rate Data page. It is also accessible by clicking the **Upload Modification Materials** link under the **Rate Review Submission** tab on the Rate Review System Home Page for issuer users. This feature should only be used when the submission is under review. Issuers should only use the modification feature to provide information explaining any change in the rate increase or submitted rate filing documentation that would have a material impact on CMS' review of the rate increase (this feature may not be used to resubmit Parts I and II of the Preliminary Justification). (Please refer to Rate Review Issuer Manual for additional guidance on when this system feature should be used: <http://cciio.cms.gov/>)

An Issuer will be allowed to modify a submission after the submission has been attested and before a determination has been made by either a HHS or State reviewer. If the submission is not attested or a determination has been made, then the **Modify** button will not appear on the Review Rate Data page and the submission will not appear in the four dropdown filters at the top of the Upload Modification Materials page.

Once on this page, the user can select the below filters for the submission desired using the filters at the top of the page and clicking the **View Data** button:

- Issuer/State
- Product
- Effective Date
- Date/Time Submitted for Review

The user must explain the modification in the comments box and describe attached files, if applicable. The user may upload files providing detailed information or exhibits related to the modification and these documents should provide information that would have a material impact of CMS' review of the rate increase. The system will allow for multiple files to be uploaded and the total file size of the modification materials may not exceed 20MB. The required criteria for Modification Files restrict the document(s) to the following formats:

- .xls
- .xlsx
- .doc
- .docx
- .pdf
- .txt

When the Issuer is ready to submit their modification, they will click on the **Upload** button. The modification will then display in the Previously Uploaded Materials section.

To view Previously Uploaded Materials, click on the links under the Previously Uploaded Materials section to view the explanation and any documents submitted.

Health Insurance Oversight System – Rate Review System

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To return to the Rate Review Home Page from Upload Modification Materials page, click on the **Home** button in the top right hand corner of the page. To return to the Review Rate Data page, click on the **View Review Rate Data** link.

The following is a step by step guide of how to Upload Modification Materials once the issuer user is signed into the Rate Review System:

1. Click the **Upload Modification Materials** link on the Rate Review Home Page.
2. Upload Modification Materials page displays.

Figure 3-16 Upload Modification Materials Page

The screenshot shows the 'Upload Modification Materials' page of the Health Insurance Oversight System Rate Review System. The page has a green header with the system name and a navigation bar with links like 'HIOS MAIN PAGE', 'HOME', 'FAQ', 'CONTACT US', and 'SIGN OUT'. A user is logged in as 'Jake Perrone'. The main content area is titled 'Upload Modification Materials' and contains several sections:

- Form Fields:** Includes dropdown menus for 'Issuer/State' (selected: abcd-SC), 'Product' (selected: 67629SC007-JRR 1-Individual-HMO), 'Effective Date' (selected: 08/11/2011), and 'Date/Time Submitted for Review' (selected: 8/11/2011 12:33:20 PM). A 'View Data' button is below these fields.
- Date/Time Submitted for Review:** Displays '8/11/2011 12:33:20 PM' and 'Status: Modified'.
- Previously Uploaded Materials:** A section with a link to 'Modifications Submitted' and a list of files: 'RR_Test.docx (9.7KB)' and 'RR_Test.pdf (43.2KB)'.
- *Explanation of Modification:** A text area for 'Enter comments to explain the modification. There is a 2000 character limit.' with a 'View Data' button.
- Upload Modification Materials:** A section with a note: 'Please note that file(s) must be in .xls, .xlsx, .doc, .docx, .pdf, or .txt format and cannot exceed 20MB.' It includes a file input field with 'C:\RR Test.xls', a 'Browse...' button, and an 'Add' button.
- View Review Rate Data:** A section with instructions: 'Select the Upload button to submit Explanation of Modification, and Modification Materials (when included). Select the Reset button to clear all the files that have been selected in the fields above.' It includes 'Upload' and 'Reset' buttons.

The footer contains links for 'Accessibility', 'Rules of Behavior', 'Web Policies', and 'File Formats and Plug-Ins', along with the address: 'U.S. Department of Health & Human Services - 200 Independence Avenue, S.W. - Washington, D.C. 20201'.

3. Select an Issuer/State from the Dropdown Menu.
4. Select a Product from the Dropdown Menu.
5. Select an Effective Date from the Dropdown Menu.

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6. Select a Date/Time Submitted for Review from the Dropdown Menu.
7. Click on the **View Data** button.
8. Enter an Explanation of Modification. There is a 2000 character limit.
9. Click on the **Browse** button to select a Modification Material to upload.
10. Click on the **Add** button to upload additional Modification Materials.
11. Click on the **Reset** button to remove all files uploaded in page so far.
12. Click on the **Upload** button to upload files into the system.
13. To view previously uploaded materials, click on the links below the Previously Uploaded Materials section to access either the explanation or uploaded documents.
14. To return to Rate Review Home Page, click on the **Home** button.
15. To return to the Review Rate Data Page, click on the **Review Rate Data** link.

3.7 Enter Unreasonable Rate Increase Final Justification

The Enter Unreasonable Rate Increase Final Justification page is accessible by clicking on the link in the Review Rate Data page. It is also accessible by clicking the **Enter Unreasonable Rate Increase Justification** link under the **Rate Review Submission** tab on the Rate Review System Home Page for issuer users. The issuer user will use this page to submit an unreasonable rate increase justification for submissions determined to be unreasonable. Issuer users will be able to access this page when the submission is in an ‘unreasonable’ status.

Once on the Enter Unreasonable Rate Increase Justification page, the user can select a submission in an unreasonable status by selecting from the following dropdowns:

- Issuer/State
- Product
- Effective Date
- Date/Time Submitted

Once the filters have been selected the user will click the **View Data** button to view the submission summary data. The Submission Summary displays the following data regarding the selected submission:

- Date/Time Submitted for Review
- Review Date
- Submission Type
- Status
- Submission Deadline
- Reviewer Comments

The user can enter Unreasonable Rate Increase Justification comments (under 5000 characters) in the textbox provided within the system. The user is able to withdraw the submission via the

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Enter Unreasonable Rate Increase Justification page by clicking the **Withdraw Submission** button. Once the submission is withdrawn, it will be associated to a withdrawn status. The page also provides a link back to the Review Rate Data page.

The following is a step by step guide of uploading Unreasonable Rate Increase Justification once the issuer user is signed into the Rate Review System.

1. Click the **Enter Unreasonable Rate Increase Justification** link and select desired submission to Upload Unreasonable Rate Increase Justification.
2. Click the **View Data** button.
3. The Enter Unreasonable Rate Increase Justification page displays.
4. Select the **Enter Unreasonable Rate Increase Justification** textbox and enter your comments. Note that there is a 16000 character limit for this field.
5. Click the **Save Comments** button to upload your comments. A confirmation message will display.
6. Click the **Withdraw Submission** button and a confirmation pop-up will appear.
7. Click the **OK** button to withdraw the submission.
8. The submission will now be in a withdrawn status.

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Figure 3-17 Enter Unreasonable Rate Increase Justification page

Health Insurance Oversight System Rate Review System

Tuesday, August 16, 2011

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Welcome Jake Perrone

Rate Review
Submission

Review Rate
Data

Submission Status
Report

[Download Rate Increase
Summary Template](#) [Upload Preliminary
Justification](#) [Upload Supplemental
Materials](#) [Upload Modification
Materials](#) [Enter Unreasonable Rate
Increase Justification](#)

Enter Unreasonable Rate Increase Justification

(*)Indicates a required field

*Issuer/State:

*Product:

*Effective Date:

*Date/Time Submitted for Review:

[View Data](#)

Submission Summary

Date/Time Submitted for Review: 8/16/2011 10:48:30 AM
Review Date: 8/16/2011 11:09:47 AM
Submission Type: HHS Primary
Status: Unreasonable Pre-Final Justification
Submission Deadline: 8/26/2011 11:59:00 PM
Reviewer Comments:

External Comments text

***Enter Unreasonable Rate Increase Justification:**
Insert comments to respond to Unreasonable status. There is a 16000 character limit.

Unreasonable Rate Increase text

[View Review Rate Data](#)

Click the Save Comments button to submit comments. Click the Withdraw Submission button to withdraw this Record.

[Save Comments](#) [Withdraw Submission](#)

[Accessibility](#) | [Rules of Behavior](#) | [Web Policies](#) | [File Formats and Plug-Ins](#)

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Health Insurance Oversight System – Rate Review System

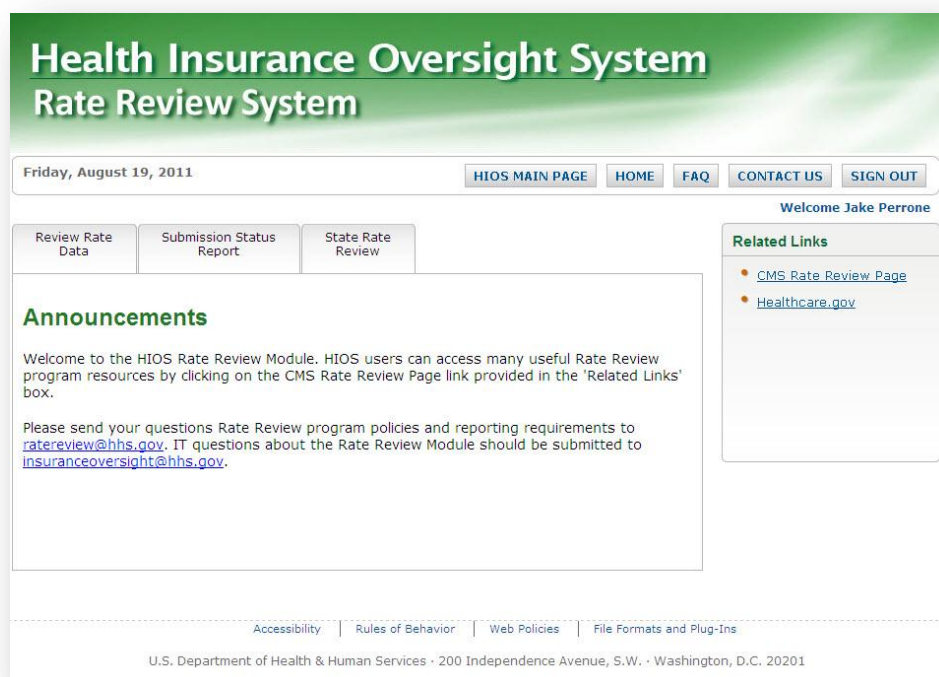
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4 State User

Within the Rate Review System, the State user can review submission data and make determinations on a submission, if applicable. Furthermore, they can search for submissions using the Submission Status Report. The following sections provide a description of the pages for the State Reviewer Functionality.

Below is a screenshot of the State Rate Review Home Page. This page will display after the user logs into HIOS and clicks on the **Rate Review System** button.

Figure 4-1 State Rate Review Home Page



4.1 Submission Status Report

The Submission Status Report Page allows States to quickly search and select submitted data within the Rate Review Justification tool and should always be used to locate a submission in the system. The Submission Status Report page is accessible by clicking on the **Submission Status Report** link on the Rate Review System Home Page. Only users with the appropriate State user role will be able to access this page.

Upon entering the Submission Status Report page the user is provided the option of the following search filters:

- Submission Type
- State

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- Issuer / State
- Effective Date
- Submission ID
- Status field
- Submitted Date
- Attested Date information.

One or multiple fields may be selected or have data entered when defining search criteria. Once the user has defined the desired search criteria results will be provided after clicking the Search button.

When a user requests a search the following information will be provided in the Search Results table. A Select link is provided in the first column that will allow the user to navigate directly to the HHS Rate Review page displaying additional information on the selected submission. The following fields are presented within the search functionality:

- **Submission ID** - Provides information regarding the Identification number of the submission.
- **Effective Date** - A date will be provided in the Month/Day/Year format designating the date the submission is to take effect.
- **Issuer / State** - The requesting Issuer name and providing state is displayed.
- **State** - The state for the Rate Review submission is displayed.
- **Submitted Date / Time** - The date and time denoting when the submission was received is displayed in the format of Month / Day / Year Hour: Minute : Second AM/PM.
- **Attested Date / Time** - The date and time denoting when the submission was attested is displayed in the format of Month / Day / Year Hour: Minute: Second AM/PM.
- **Days Since Attestation** - A number will appear providing the length of time in days since the submission has been attested.
- **Status** – Displays the current status of the submission as one of the following status indicators:
 - Modified
 - Not Unreasonable
 - Not Unreasonable Modified
 - Not Unreasonable Modified Withdrawn
 - Not Unreasonable Withdraw
 - Pending Supplemental Submission
 - Pre-Attestation
 - Pre-Attestation Deleted
 - Record Attested
 - Review Complete
 - Review in Progress

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- Supplemental Materials Received
 - Unreasonable (Rejected by State)
 - Unreasonable Modified Post-Justification
 - Unreasonable Modified Post-Justification Withdrawn
 - Unreasonable Modified Pre-Justification Submitted
 - Unreasonable Modified Pre-Justification Submitted Withdrawn
 - Unreasonable Post-Justification
 - Unreasonable Post-Justification
 - Withdrawn
 - Unreasonable Pre-Justification Submitted
 - Unreasonable Pre-Justification Submitted Withdrawn
 - Withdrawn-Prior to Determination.
- **Days in Status** - A number will appear providing the length of time in days since the submission has been placed in its current status.
 - **Contractor Assigned** - A Y or N will appear depending if the submission has been assigned to a contractor organization.
 - **Submission Type** - The type of submission will be identified as a HHS Primary or State Primary type.

The following is a step by step guide of navigating and using the Submission Status Report once the State Reviewer is signed into the Rate Review System:

1. Click the **Submission Status Report** link on the Rate Review Home Page.
2. **Submission Status Report** page displays.
3. Select a State from the Dropdown menu.
4. Select the Issuer / State Type from the Dropdown menu.
5. Enter the Effective Date in the textbox using the appropriate format of (MM/DD/YYYY).
6. Enter the Submission ID in the textbox.
7. Select one or multiple Status indicated within the menu.
8. Enter the From Submitted Date in the textbox using the appropriate format of (MM/DD/YYYY).
9. Enter the To Submitted Date in the textbox using the appropriate format of (MM/DD/YYYY).
10. Enter the From Attested Date in the textbox using the appropriate format of (MM/DD/YYYY).
11. Enter the To Attested Date in the textbox using the appropriate format of (MM/DD/YYYY).
12. Click on the **Search** button.
13. Click on the **Select** link to access appropriate submission.

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Figure 4-2 Submission Status Report

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Welcome Jake Perrone

[Review Rate Data](#) **[Submission Status Report](#)** [State Rate Review](#)

Submission Status Report

[PRINT](#)

Submission Type:

State:

Issuer/State:

Effective Date (MM/DD/YYYY):

Submission ID:

Status:
(Select multiple statuses by holding down the CTRL key)

☐ Modified
☐ Not Unreasonable
☐ Not Unreasonable (Modified)

Submitted Date (MM/DD/YYYY): From To

Attested Date (MM/DD/YYYY): From To

[Search](#)

Search Results:

(Select a Submission below to access the appropriate review page for more information on the rate submission.)

Page size: 10 2 items in 1 page

State	Issuer/ State	Submission ID	Effective Date	Submitted Date/Time	Attested Date/Time	Days Since Attestation	Status	Days in Status	Contractor Assigned	Submission Type	Select a Submission
SC	abcd - SC	000002	08/11/2011	8/10/2011 3:12:53 PM			Pre-Attestation Deleted	1	N	State Primary	Select
SC	abcd - SC	000106	08/12/2011	8/12/2011 2:27:24 PM	8/12/2011 2:28:58 PM	4	Unreasonable Final Justification Submitted (Modified)	4	N	State Primary	Select

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4.2 State Rate Review Page

The user can navigate to the State Review page by selecting a submission on the Submission Status Report. The user can also access the State Review page by clicking on the **State Rate Review** link on the Rate Review System Home Page. From the State review page, the user can view the Review Rate Data Page, review and download the record materials, view modification

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materials (for State Primary submissions only), and set a determination to submissions in which the State is the primary reviewer.

The Review Rate Data page provides the state with a view of what the issuer sees in the system for a given record. Review rate page provides an HTMLdisplay of the excel data that is not available on the ‘State Review Rate’ page.

The State user will be allowed to make a determination on submissions that are a State Primary Submission Type and have been attested by the issuer based on the user role and access rights. Furthermore, the State user can also view submission documents for submissions that have yet to be attested, have been deleted or withdrawn, or are a HHS Primary Submission Type. In these cases, the State user will not be able to make a final determination.

Once on this page, the user can select the submission by selecting from the following filters and clicking the **View Data button**:

- Issuer/State
- Product
- Effective Date
- Date/Time Submitted for Review

In order to set a determination to any of the below statuses, external comments must be entered:

- Not Unreasonable
- Not Unreasonable (Modified)
- Unreasonable (Rejected by State)
- Unreasonable Pre-Final Justification
- Unreasonable Pre-Final Justification (Modified)

The external comments will be displayed on the public facing pages designated by HHS. An internal comments box will also be provided for comments that will only be viewable by **both** the State and HHS reviewers. The Modified Rate Change field will require a numeric value if the issuer submits a modification for that submission. (Please refer to Rate Review State Manual for additional guidance on the selection of review determinations: <http://cciio.cms.gov/>)

When the user is ready to assign a determination to the submission, the reviewer will select the determination using the values in the status dropdown menu, provide a modified rate change value (if applicable), provide external comments (if required), and click on the **Save** button. A confirmation message will display stating that the changes have been made for this submission.

If an error is made in entering in any internal or external comments, the user can change the status to Review in Progress, then click on the **Save** button. The comments boxes will be editable again and any changes can be made. Once the reviewer makes those changes, they can change the status to the appropriate determination and click the **Save** button again. If the user has only made an error in selecting the correct status, they can change the status directly to the correct status and click the **Save** button. The status dropdown will always remain enabled for the State Reviewer unless the submission is a HHS primary submission, is in Pre-Attestation status, or has been deleted or withdrawn.

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To return to the Rate Review Home Page from the State Rate Review page, click the **Home** button in the top right hand corner of the page. To return to the Submission Status Report, click the **Submission Status Report** link. The most recent search criteria used in the Submission Status Report will display.

The following is a step by step guide of how to use the State Rate Review Page once the State Reviewer user is signed into the Rate Review System and navigates to the State Rate Review Page directly from the Rate Review Home Page:

1. Click the **State Rate Review Page** link on the Rate Review Home Page.
2. The State Rate Review page displays.

4-3 State Rate Review Page

The screenshot shows the 'State Rate Review' page of the Health Insurance Oversight System. The page has a green header with the system name. Below the header is a navigation bar with links: HIOS MAIN PAGE, HOME, FAQ, CONTACT US, and SIGN OUT. A user greeting 'Welcome Jake Perrone' is visible. The main content area has three tabs: Review Rate Data, Submission Status Report, and State Rate Review (which is active). Under the 'State Rate Review' tab, there is a form with the following fields: Issuer/State (dropdown), Product (dropdown), Effective Date (dropdown), and Date/Time Submitted for Review (dropdown). A 'View Data' button is below these fields. Below the form is a 'Submission Summary' section with a table of submission details. At the bottom, there is a 'Record Materials' section with a link to a template and a text area for a written description.

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[Review Rate Data](#) [Submission Status Report](#) **[State Rate Review](#)**

State Rate Review

(*)Indicates a required field

*Issuer/State:

*Product:

*Effective Date:

*Date/Time Submitted for Review:

[View Data](#)

Submission Summary

Date/Time Submitted for Review:	8/11/2011 12:33:20 PM
Submission ID:	000105
Attester:	Jake Perrone
Date/Time Attested:	8/15/2011 1:22:48 PM
Filing Tracking Number:	N/A
Product(s):	87629SC007-JRR 1-Individual-HMO
Total Number of Products:	1
Policy Form ID(s):	abc
Total Number of Policy Form IDs:	1
Submission Type:	State Primary
Current Status:	Modified

[View Review Rate Data](#)

Record Materials

Rate Summary Form: [Rate_Summary_Template_\(With_Data\).xls \(76.5KB\)](#)

Written Description Justifying the Rate Increase:

asd

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Figure 4-4 State Rate Review Page (Contd)

HHS Part II Content Review:
Web-Post Preliminary Justification(Y/N): ☐ Yes ☐ No

Issuer Response Submitter: N/A
Issuer Response Date: N/A
Issuer Final Justification for an Unreasonable Rate Increase Justification:

HHS Content Review:
Web-Post Unreasonable Rate Increase Final Justification(Y/N): ☐ Yes ☐ No

[View Modification Materials](#)

Submission Review

Status:

Modified Rate Change (%):

External Comments (required for final disposition):
Public comments on review findings and determination.

Note: There is a 5000 character limit.

State Internal Comments:

Note: There is a 8000 character limit.

[Submission Status Report](#)

Select the Save button to submit the updates made to this submission.

[Accessibility](#) | [Rules of Behavior](#) | [Web Policies](#) | [File Formats and Plug-Ins](#)

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3. Select an Issuer/State, Product, Effective Date, and Date/Time Submitted for Review from the dropdown menu.
4. Click the **View Data** button.
5. Click the **View Review Rate Data** link to view the Review Rate Data Page.
6. Click the file links to view the record materials in their respective format.

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7. Click the **View Modification Materials** link if the issuer submits a modification.
8. To change the status, select the appropriate status from the status dropdown.
9. Enter any external comments in the external comments textbox.
10. Enter any internal comments in the internal comments textbox.
11. Click the **Save** button to save updates to submission review.

4.3 Review Rate Data

The Review Rate Data page provides an issuer view of the submitted information in the Rate Review System. The user can access the State –Review page from the Review Rate Data page, however, the primary mechanism to navigate to the State Review page is via the Submission Status Report. The Review Rate Data page displays the same information that is already available on the State-Review page.

Once on the Review Rate Data page, the user can select a State or HHS Primary submission by selecting from the following dropdowns:

- Issuer/State
- Product
- Effective Date
- Date/Time Submitted

When the filters have been selected the user will click the **View Data** button to view the submission summary data. The Submission Summary page displays the following data regarding the selected submission:

- Date/Time Submitted for Review
- Submission ID
- Status
- Submitter
- NAIC Company Code
- Submission Type
- Filing Tracking Number
- Product(s)
- Policy Form ID(s)

The user can download or view the following submitted documents:

- Rate Summary Form
- Written Description Justifying the Rate Increase
- Public Rate Filing (HHS Primary submissions only)
- HHS Review Only (HHS Primary submissions only)
- Issuer Response to Unreasonable Rate Increase Justification (if applicable)

The submission summary also provides links to the following pages:

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- Submission Data
- Modification Materials (State Primary submissions only)
- State Rate Review.

To view the Rate Summary Form the user will click the View Submission Data link. The Submission Data – Rate Increase Summary page will display the following fields:

- Issuer/State,
- Product,
- Effective Date, and
- Date/Time Submitted for Review

The page will also display the Rate Summary Form, submitted in .xls format. The user will press the View Submission Summary link to navigate back to the Submission Summary page.

The following is a step by step guide of the Review Rate Data pages once the State user is signed into the Rate Review System.

1. Click the **Review Rate Data** link on the Rate Review Home Page.
2. Review Rate Data submission selection page displays.
3. Select Issuer/State, Product, Effective Date, and Date/Time Submitted for Review for desired submission.
4. Click the **View Data** button.
5. The Submission Summary page displays.
6. Click the **View Submission Data** link to view the Submission Data – Rate Increase Summary page.
7. Click the **View Submission Summary** link to navigate back to the Submission Summary Page.

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Figure 4-5 Review Rate Data (State)

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Welcome Jake Perrone

[Review Rate Data](#) [Submission Status Report](#) [State Rate Review](#)

Review Rate Data

[PRINT](#)

(*)Indicates a required field

*Issuer/State:

*Product:

*Effective Date:

*Date/Time Submitted for Review:

[View Data](#)

Submission Summary

Date/Time Submitted for Review:	8/11/2011 12:33:20 PM
Submission ID:	000105
Status:	Modified
Submitter:	Jake Perrone
NAIC Company Code:	
Submission Type:	State Primary
Filing Tracking Number:	N/A
Product(s):	87629SC007-JRR 1-Individual-HMO
Policy Form ID(s):	abc

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4-6 Review Rate Data (State) continued

Record Materials

Rate Summary Form:

[Rate Summary Template \(With Data\).xls \(76.5KB\)](#)

Written Description Justifying the Rate Increase:

asd

Issuer Response Submitter:

N/A

Issuer Response Date:

N/A

Issuer Final Justification for an Unreasonable Rate Increase Justification:

[View Submission Data](#)

[View Modification Materials](#)

[View State Rate Review](#)

Attested by Jake Perrone on 8/15/2011 1:22:48 PM

Files submitted into this system may not be 508 compliant.

[Accessibility](#) | [Rules of Behavior](#) | [Web Policies](#) | [File Formats and Plug-Ins](#)

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Contact Us/Support

The following section captures support information for questions specifically related to Policy and specifically related to technical installation and downloads.

4.4 Contact Us/ Support Details

If you have questions related to application installation or need technical support please contact the help desk at insuranceoversight@hhs.gov or at 1-877-343-6507.

- The help desk hours of operation currently are 9 AM to 6 PM ET, Monday – Friday.